



THE EFFECT OF PROMOTIONS, PERCEIVED EASE OF USE AND TRUST ON THE DECISION TO USE SEABANK AS A PAYMENT METHOD ON SHOPEE AMONG UNIVERSITY STUDENTS

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ABSTRACT

This study aims to determine and analyze the effects of Promotion, Perceived Ease of Use, and Trust on the Decision to Use SeaBank as a Shopee payment method among students of the Management Study Program, Faculty of Economics and Business, Medan State University. This study employed a quantitative method with a causal associative approach. The data used in this study were primary data collected through questionnaires distributed to students who use SeaBank as a Shopee payment method. This study was conducted among students of the Management Study Program, Faculty of Economics and Business, Medan State University, with a sample of 70 respondents. The results showed that, partially, Promotion had a positive and significant effect on the Decision to Use, Perceived Ease of Use had no significant effect on the Decision to Use, and Trust had a positive and significant effect on the Decision to Use. The results also showed that, simultaneously, Promotion, Perceived Ease of Use, and Trust had a significant effect on the Decision to Use SeaBank as a Shopee payment method.

1. INTRODUCTION

Digital economy has change pattern transaction Indonesian society from cash users to non- cash payments, creating trend going to public without cash in line dega regulations related to electronic money issued by Bank Indonesia . In accordance with Bank Indonesia Regulation Number 19 / 12/PBI/2017 as stated by Nurrohyanni and Sihalohe (Adam & Gunarto, 2021) Financial technology or Fintech is implementation technology in sector finance For develop product service payment. Currently, continue happen development in tool integrated digital payments in application digital wallet, which allows various transaction payment and transfer of funds to other users (Bestari et al., 2023). Three year final mark period significant growth in transaction electronic use digital wallet.

Change going to system digital payments are also supported by increasing internet penetration and smartphone usage. Based on data from the Association Indonesian Internet Service Providers (APJII) in 2023, the level internet penetration in Indonesia has reach more of 78% of the total population. In addition, the Bank Indonesia report (Ali & Kusmana, 2022) shows that mark digital banking transactions are experiencing growth significant every year and reached thousands trillion rupiah (Kirana & Setianingrum, 2024). This is show that Indonesian society is increasingly used to use service digital finance in life daily (Sudrajat et al., 2018).

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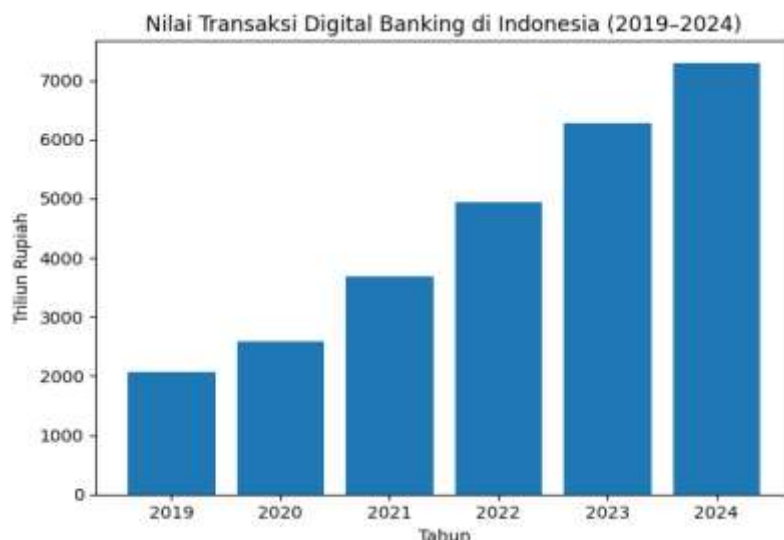


Figure 1. Illustration Growth Digital Banking Transactions in Indonesia 2019-2023 Source : Bank Indonesia (2019-2024)

Based on the picture, can known that mark digital banking transactions in Indonesia are experiencing significant and consistent improvement from year to year during period 2019 to 2024. In 2019, the value recorded digital banking transactions amounting to Rp2,072 trillion, then increase to IDR 2,581 trillion in 2020 (Rustidja et al., 2017). Furthermore, in 2021 the value transaction return experience improvement to Rp. 3,685 trillion, and continues increased in 2022 by Rp4,944 trillion. In 2023, the value digital banking transactions reached IDR 6,267 trillion, and in 2024 it is estimated has penetrate more from Rp. 7,300 trillion (Kihara et al., 2024).

The increase that occurred in a way sustainable This show existence shift behavior public from system payment cash going to system payment digital- based. Conditions This indicates that digital banking services are increasingly accepted and become part important in activity transaction public daily.

However however, although growth digital banking transactions show very positive trend in a way macro, condition the Not yet Of course reflect level even use throughout group society. This is show existence potential gap between growth digital banking industry with decision use actual at the level individuals, especially among students (Mulyani & Alim, 2024).

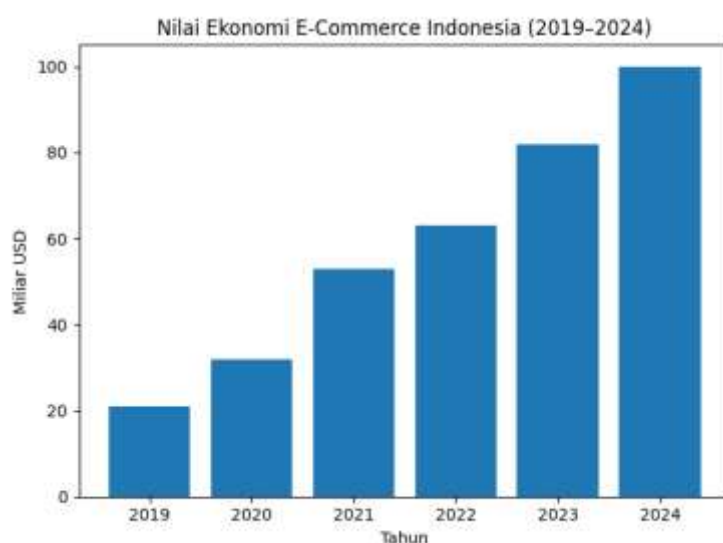


Figure 2. Illustration Growth of Indonesia's E-Commerce Economic Value 2019–2023 Source : e-Conomy SEA (Google, Temasek, Bain & Company, 2024)

Based on the picture you can know that mark The e-commerce economy in Indonesia is also experiencing significant improvement during period 2019 to 2024. In 2019, the value of Indonesian e-commerce was recorded amounting to USD 21 billion, then increase to USD 32 billion in 2020. Quite an improvement significant occurred in 2021, namely reached USD 53 billion, and returned increase to USD 63 billion in 2022. Furthermore, in 2023 the value of e-commerce will reach USD 82 billion, and in 2024 it is estimated has reached USD 100 billion (Siahaan et al., 2024).

Improvement This show that activity online shopping has develop rapidly and become part from style life Indonesian society, in particular generation young. In addition, the high growth of e-commerce also reflects increasing need public to system fast, secure and efficient payments (Dadi & Wulandari, 2022). However however, although mark e-commerce transactions continue experience significant improvement, no all users utilise method certain digital payments optimally. This is show that height e-commerce activities have not yet Of course followed by the height use service certain digital payments, such as SeaBank (Gunawan, 2023).

Phenomenon This become interesting For investigated, because show existence gap between height activity digital transactions with decision use method payment certain by the user. Along with rapid the growth of e-commerce, the need will method integrated digital payments become the more important. This is push emergence various service digital banking that offers convenience in transactions, one of them is Integrated SeaBank direct with the Shopee platform.



Figure 3. Number Users Seabank As a Payment Method on Shopee 2021-2022

Based on Figure 1.3, it can be known that use SeaBank as method payment on Shopee shows trend improvement from year to year. This is show that integration SeaBank with the Shopee platform capable increase interest users in do digital transactions. Although so, no all over Shopee users choose SeaBank as method payment main so that need known factors that influence decision use SeaBank.

One of influencing factors decision use is promotion. Kotler and Armstrong (2018) stated that promotion is purposeful activities For communicate benefit products and encourage consumer For do purchase. Widiyanti's research (Hernita et al., 2022) shows that promotion influential positive to decision e-wallet usage. However thus, in a number of study other, effectiveness promotion No always consistent in influence decision use.

Table 1. Frequency Promotion SeaBank on the Shopee App in 2025

No	Types of Promotion	Description Promotion	Frequency Emergence in 1 Year
1	Shopee Payment Cashback	Cashback for transaction use SeaBank on Shopee	Very often
2	Free Interbank Transfers	Transfer to another bank without cost administration	Very often
3	Free E-Wallet Top Up	Charging e-wallet balance without admin fees	Often
4	QRIS Cashback	Transaction cashback using SeaBank QRIS	Often
5	Payment Promo Bill	Piece price or cashback payment bill	Often
6	9.9 Campaign Promo	Special promotion moment campaign 9.9 shopping	Seasonal
7	10.10 Campaign Promo	Special promotion moment campaign 10.10 shopping	Seasonal
8	11.11 Campaign Promo	Special promotion moment campaign 11.11 shopping	Seasonal
9	12.12 Campaign Promo	Special promotion moment campaign 12.12 shopping	Seasonal
10	Referral Program	Bonus for successful user invite users new	Often

Based on the table, it can be known that SeaBank in a way active carry out various promotional programs For increase use SeaBank as method payment on Shopee. Form most frequent promotions offered includes Shopee payment cashback, free interbank transfers, free e-wallet top ups, QRIS cashback, and various promotions in the campaign shopping national such as 9.9, 10.10, 11.11, and 12.12. The height intensity promotion the show effort SeaBank in attract and retain users. However however, although promotion done in a way sustainable, not all over Shopee users use SeaBank as method payment main so that need investigated more carry on influence promotion to decision use SeaBank.

Besides promotion, Perception perceived ease of *use* is factor important in adoption technology. Davis (1989) stated that *perceived ease of use* is level belief somebody that use something system No need heavy effort. Ariningsih (Diany et al., 2019) found that *perceived ease of use* influential positive to intention using e-wallet. Findings This in line with study Surbakti (Andani & Wahyono, 2018) stated that that perception convenience own influence significant to satisfaction and sustainability use of e-wallets. This show that if something application considered easy understood, no complicated, and efficient, then users tend decide For use it in a way sustainable.

Table 2. Services Product Seabank with Integrity with Shopee

No	Products/Services SeaBank	Description	Connection Indicator Convenience	with Perception
1	Opening Online Account	Opening account done digitally through application SeaBank without must come to office branch.	Easy Studied	
2	Integration with Shopee	Account SeaBank can direct connected with account	Easy Used	
3	Shopee Virtual Account	Payment Shopee transactions can done in a way automatic through SeaBank.	Easy Used	

No	Products/Services SeaBank	Description	Connection Indicator Convenience	with Perception
4	Free Interbank Transfers	Users can make a transfer to various banks without cost administration.	Easy Used	
5	Payment Using QRIS	Users can do payment only with scan QR code.	Easy Used	
6	Top Up E-Wallet	Charging balance various digital wallet can done through application SeaBank.	Clear and Easy Understood	
7	Payment Bill	Payment electricity, internet, BPJS, and bills other available in One application.	Clear and Easy Understood	
8	Digital History	Transaction All over activity transaction can seen in a way directly on the application SeaBank.	Clear and Easy Understood	

Based on the table it can be known that SeaBank provide various designed products and services For give convenience to users in do digital transactions. Convenience the seen from the opening process account that is made online, integration direct with Shopee application, interbank transfer service without cost administration, as well as feature easy digital payments accessible. Various feature the show that SeaBank make an effort create easy system easy to learn used, and easy understood by the user. Therefore that, perception convenience be one of suspected factors influence decision use SeaBank as method payments on Shopee.

Besides promotion and perception convenience, trust also becomes factor important in use service digital banking. Users must own belief that the funds and personal data they have can managed with secured by the provider SeaBank services is a digital bank that has get permission and is under supervision Financial Services Authority (OJK) and become participant Guaranteed by the Guarantee Institution Deposits (LPS). Existence supervision and protection the expected can increase trust users in use SeaBank as method payments on the Shopee application.

Other factors that are not lost important in use service digital finance is trust (*trust*). Trust is belief users to security, reliability and credibility something system in do transactions. In the context of service digital finance, trust become very important factor Because related direct with security of personal data and user funds. Research conducted by Nur, Rizqya, and Adelina (Li & Zhang, 2020) shows that trust own influence positive to intention mobile banking adoption. Research results the show that the more tall level trust users to something service digital finance, then the more big possibility service the will used. Likewise for behavior e-wallet usage among students. Findings the show that level trust to security system, transparency services, as well as reputation provider service become factor important things that influence decision users in utilise service digital payments.

Based on research previously known that promotion, perception convenience and trust is factor affecting use service digital payments. Research by Candy et al. (Hariadi, 2025) shows that that perceived usefulness and perceived ease of use have an influence to e-wallet usage. Lestari et al. (2024) found that trust and perceived security have an influence to decision e-wallet usage. In addition, Maulidiya and Khusnudin (Ni Made Diantari et al., 2022) stated that convenience and trust influence e-wallet usage, while Widodo and Amelia (2024) found that promotions and convenience is factor affecting use of digital wallets. However thus, some big study the Still focusing on the use of e-wallets and fintech general, whereas study about SeaBank as method payments on the Shopee platform are still relatively limited. Therefore that, is necessary study more carry on For test influence promotion, perception convenience and trust to decision use SeaBank as method Shopee payments.

Student is one of the group users who have level adaptation tall to development digital technology, including in use service digital finance and e-commerce. In particular Management Study Program students Faculty Economics of Medan State University, which in activity academics also study field management finance and digital business, so that own sufficient understanding Good to development system digital payments.

Student 2022 intake of Management Study Program Faculty Economics of Medan State University including in category generation active young people using the internet and digital applications in life everyday, especially in activity online shopping through e-commerce platforms such as Shopee. This make student as one of the segment users potential for service digital payments such as SeaBank (Carey et al., 2018).

However Thus, based on observations early, no all student in a way active use SeaBank as method payment in transactions on Shopee. Although SeaBank has integrated direct with the platform and offers various convenience as well as promotion, in fact Still Lots more students choose method payment other conditions This show existence phenomenon interesting, namely existence difference between potential use with decision use current among students. Even though in a way theoretical, student as digital generation should own trend tall For adopt service practical and efficient digital finance.

Therefore that, students of the Management Study Program Faculty of 2022 Class Economics of Medan State University was chosen as object study Because considered representative in describe behavior use service digital finance, in particular in use SeaBank as method payments on Shopee.

Phenomenon This show existence gap between hope and reality (gap) in use service digital finance, in particular SeaBank. In one side, in a way theoretical promotion, perception convenience and trust should capable increase decision usage. But on the other hand, the results pre -survey shows that factors the Not yet fully give optimal influence (Wiranata & Hananto, 2020).

In addition, research the previous also shows results that are not consistent (research gap), where some study state that promotion, perception convenience and trust influential significant to decision use, while study other show different results.

With Thus, based on the phenomena that occur in the field as well as existence difference results study previously, then study This become important For done use analyze in a way more deep about Influence Promotion, Perception convenience and trust Regarding the Decision to Use SeaBank As a Payment Method on Shopee for Management Study Program Students Faculty Department of Economics, State University of Medan.

2. RESEARCH METHODS

Location This research was conducted in the management department, Medan State University, Jl. William Iskandar Pasar V Medan Estate. The time of implementation of this research was carried out in May-July 2026. This research uses quantitative research with associative research type. Quantitative method is a research method based on the philosophy of positivism which is used to research certain populations or samples, with data collection techniques using research instruments and statistical data analysis to test the established hypotheses (Hapsari & Maftukhah, 2016). Associative research aims to determine the relationship and influence between independent variables, namely promotion, perceived ease, and trust on the dependent variable, namely the decision to use Seabank as a payment method on the Shopee application.

A population is a generalized area consisting of objects or subjects with certain characteristics determined by the researcher to be studied and then conclusions drawn (Istrefi-Jahja & Zeqiri, 2021). The population in this study was 97 students from the Management Department, Class of 2022, Faculty of Economics and Business, State University of Medan. Based on data from the Management Study Program Class of 2022, Faculty of Economics and Business, State University of Medan obtained by researchers, it is known that of the 97 students, 70 students are active users of SeaBank, while 27 other students do not use SeaBank. Thus, students who meet the criteria as Seabank users in this study amounted to 70 students. The sample is part of the number and characteristics of the population (Juska, 2021). The sample in this study were students who were active users of Seabank who met the research criteria. Based on the results of the identification of 97 Management Department Students Class of 2022, Faculty of Economics and Business, State University of Medan, there were 70 students who met the criteria as Seabank users.

The sampling technique used in this study was total sampling, which is a sampling technique that utilizes all members of the population who meet the research criteria as samples. Therefore, all Seabank student users who meet the research criteria were selected as respondents. Therefore, the sample size for this study was 70 respondents (Anwar, 2019).

Data collection techniques are a crucial step in research to obtain accurate and relevant data in accordance with the research objectives. According to Sugiyono (2019), data collection is a process of systematically obtaining data based on established scientific procedures.

3. RESULTS AND DISCUSSION

Data in study This obtained from distribution questionnaire to 70 respondents Management Study Program students Faculty Economics of Medan State University which is users SeaBank as method payment on Shopee. The data has been collected Then processed and analyzed using the *SPSS version 23* program For test instrument research, assumptions classical, multiple linear regression, and hypothesis study in accordance with criteria that have been set out in Chapter III. Validity test done with compare calculated r value each statement item with r value of the table at the level significance 5%. Based on the number respondents as many as 70 people, obtained r table value of 0.235. An item is declared valid if calculated r value more big from r table *Source : SPSS Data Processing Results 23, 2025*

Based on the tables above, we can know that all statement items on variables Promotion (X1), Perception Ease (X2), Trust (X3), and Decision to Use (Y) have calculated r value more big from r table (0.235). With Thus, all statement items are used in questionnaire study This declared valid and worthy used as tool measuring in study. Reliability test used For know consistency tool the measurement used, with see Cronbach's Alpha value for each variable. A variables stated reliable if Cronbach's Alpha value is higher big from 0.60. Based on the table above, it can be known that Cronbach's Alpha value for variables Promotion of 0.884, Perception Convenience of 0.885, Trust of 0.865, and the Decision to Use of 0.905. All mark the is above 0.60, so that can concluded that all over instrument study This reliable or consistent if used For measure the same variable at different times.

Classical Assumption Test Results

Normality Test Results

Normality test done For know whether the residual data in the regression model normally distributed or no, using the One-Sample Kolmogorov-Smirnov test. The data is said to be normally distributed if mark significance (Asymp. Sig. 2-tailed) more big from 0.05. Based on the table above, obtained mark Asymp. Sig. (2-tailed) is 0.001. This value more small of 0.05, so it is based on existing criteria determined, residual data in the study This Not yet fully normally distributed. Conditions This can influenced by several factors, for example the presence of extreme data (outliers) in some answer respondents or size relative sample limited. Researchers still continue analysis regression with consider matter This as one of the limitations research, and suggest study furthermore For do outlier data checking or add amount sample use get more normal data distribution.

Multicollinearity Test Results

Multicollinearity test aim For know There is or whether or not correlation between variables free in the regression model, seen from Tolerance and Variance Inflation Factor (VIF) values. Regression model stated free from symptom multicollinearity if Tolerance value > 0.10 and VIF value < 10 . Based on the table above, can known that Tolerance value for variables Promotion of 0.288, Perception Convenience of 0.171, and Trust of 0.250, in total more big from 0.10. Meanwhile that is, the VIF value for third variables the consecutive amounting to 3,475, 5,837, and 4,004, all of which more small out of 10. With thus, it can concluded that No happen symptom multicollinearity between variables free in the regression model study This (Chen & Dermawan, 2020).

Heteroscedasticity Test Results

Heteroscedasticity test used For know whether happen inequality variants of the residuals in the regression model, using the Glejser test (Ahmed et al., 2023). The regression model stated No experience heteroscedasticity if mark significance of each variable free to mark absolute residual (ABS_RES) more big from 0.05. Based on the table above, can known that mark significance variables Promotion of 0.965, Perception Convenience of 0.689, and Trust of 0.783. All mark significance the more big from 0.05, so that

can concluded that No happen symptom heteroscedasticity in the regression model study this, or in other words the regression model own homogeneous residual variance (Nurrahmah et al., 2024).

Analysis Results Multiple Linear Regression

Analysis multiple linear regression used For know influence variables Promotion (X1), Perception Convenience (X2), and Trust (X3) in the Decision to Use (Y) SeaBank as method Shopee payments. The results of data processing can seen in the table following.

Table 2. Analysis Results Multiple Linear Regression

Coefficients ^a

Model		Unstandardized Coefficients		Standardize d Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Toleranc e	VIF
1	(Constant)	1,028	2,233		.460	.647		
	PROMOTION	.411	.152	.377	2,701	.009	.288	3,475
	PERCEPTION OF CONVENIENCE	.132	.195	.123	.678	.500	.171	5,837
	TRUST	.392	.168	.349	2,329	.023	.250	4,004

Based on the table above, it is obtained equality multiple linear regression as following :

$$Y = 1.028 + 0.411X_1 + 0.132X_2 + 0.392X_3 + e$$

Equality regression the can interpreted as following : (1) value constant of 1.028 shows that if variables Promotion, Perception Convenience and Trust worth zero, then the Decision to Use SeaBank worth of 1.028; (2) coefficient regression Promotion (X1) of 0.411 is worth positive, meaning every increase One unit Promotion will improve Usage Decisions amounting to 0.411 units with assumptions other variables remain constant ; (3) coefficient regression Perception Ease (X2) of 0.132 is valuable positive, meaning every increase Perception Convenience will improve the Decision to Use, although its influence relatively small ; (4) coefficient regression Trust (X3) of 0.392 is valuable positive, meaning every increase Trust will improve Usage Decisions amounting to 0.392 units with assumptions other variables remain constant.

Hypothesis Test Results

Table 3. Results of the t-Test (Partial)

Coefficients ^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1,304	1,459		.893	.375		
	Promotion	.004	.099	.010	.044	.965	.288	3,475
	Perception Convenience	.051	.127	.119	.402	.689	.171	5,837
	Trust	-.030	.110	-.068	-.277	.783	.250	4,004

Based on the table above, it is obtained calculated F value amounting to 37,476 with mark significance of 0.000. Significance value the more small of 0.05, so H0 is rejected and Ha is accepted. With thus, it can concluded that variables Promotion, Perception Convenience and Trust in a way simultaneously (simultaneously) have an effect significant on the Decision to Use SeaBank as method Shopee payments.

Coefficient Test Results Determination (R²)

Coefficient test determination used For know how much big ability variables Promotion, Perception Convenience and Trust in explain Variation in Usage Decisions. Based on the table above, it is obtained The R Square (R^2) value is 0.630 or 63%. This value show that variables Promotion, Perception Convenience and Trust in a way together capable explain Variation in Usage Decisions SeaBank as method Shopee's payout is 63%. Meanwhile the rest 37 % is explained by other variables that are not investigated in study this, for example quality services, security transactions, or style digital life of students.

Discussion

Influence Promotion Regarding the Decision to Use

Based on the results research that has been done, Variables Promotion (X1) is proven influential positive and significant to decision use (Y) Seabank as method Shopee payments to students in the Management Study Program, Faculty of Economics and Business, State University of Medan. This indicated by the calculated t value amounting to 2,701 with results significant of 0.009. Because the value significance $0.009 < 0.05$, then H_0 is rejected and H_a is accepted. With Thus, the hypothesis the first to state that promotion influential to decision use can accepted (Suhono et al., 2022).

This positive influence indicates that the better the promotion received and perceived by students, the greater their tendency to use SeaBank as a payment method on Shopee. In other words, SeaBank's promotions not only serve to convey product information but also serve as a stimulus that encourages students to choose SeaBank when making transactions on Shopee. This suggests that the decision to use digital payment services can be influenced by the additional benefits offered through promotional programs (Muhammad Jafar AW, 2024).

In this study, the Promotion variable is measured through three indicators: promotion frequency, promotion quality, and promotion quantity. The promotion frequency indicator describes how often students see or receive SeaBank promotions, while promotion quality relates to how well-informed, interesting, and easy to understand the promotional information provided. Meanwhile, promotion quantity relates to the number of types or forms of promotions offered to users. These three indicators are used to describe respondents' perceptions of SeaBank's promotional activities (Nada et al., 2021).

These results align with the promotion theory used in this study. Chapter II explains that promotion is a marketing activity that serves as a communication tool between companies and consumers and also as a means to influence consumers to make purchases or use the platform. Therefore, when students receive information about the benefits of using SeaBank, such as cashback, discounts, or other forms of promotion, this information can increase their interest in using SeaBank for payments on Shopee (Pykhtin, 2023).

When linked to the research object's conditions, the influence of these promotions is understandable because SeaBank offers various forms of promotions related to digital transaction activities. Chapter I of this study presented various SeaBank promotions, such as Shopee payment cashback, free interbank transfers, free e-wallet top-ups, QRIS cashback, bill payment promotions, 9.9, 10.10, 11.11, and 12.12 campaigns, and referral programs. These data indicate that promotions are one of the strategies used by SeaBank to attract and retain users.

Condition the show that student as users who do transaction through Shopee can consider profit economic gains from use Seabank. If something method payment give profit addition compared to method payment others, then users have more reasons strong For choose method payment said. With Thus, promotion can create mark add those suggested by users, so push decision use Seabank.

Research result this is also in line with study previously used in study This is Widayanti's research (Możdżyński, 2018) which is included in Chapter 1 shows that promotion influential positive to decision e-wallet usage. In addition, research by Widodo and Amelia (2024) also shows that promotion is one of the influencing factors use of digital wallets. With Thus, the results study This strengthen results study previously that the more good promotional strategies are accepted consumers, increasingly big possibility consumer decide For use service digital payments.

However, the results of this study not only show that promotions “exist”, but show that promotions have a real contribution to usage decisions. This means that students are not only aware of SeaBank's existence, but also that the various promotions offered can be a factor in choosing a payment method when

transacting on Shopee. Based on this description, it can be concluded that promotions are a significant factor in increasing the decision to use SeaBank as a payment method on Shopee. The more frequent promotions, the better the quality of promotional information, and the more diverse the promotions offered, the greater the likelihood of students choosing SeaBank as a payment method on Shopee (Abrar & TW, 2023).

Influence Perception Convenience To decision Use

Based on the results research, variables Perception convenience (X2) no influential significant regarding the Decision to Use (Y) Seabank as method Shopee payments to students in the Management Study Program, Faculty of Economics and Business, State University of Medan. indicated by the calculated t value of 0.678 with mark significance of 0.500. Because the value significance $0.500 > 0.05$ then H_0 is accepted and H_a is rejected. With Thus, the hypothesis both of which stated that perception convenience influential to decision use No can accepted.

The results show that perception student about easy or whether or not use Seabank Not yet become factors that are significant determine decision student in choose Seabank as method payments on Shopee. In other words, even though a student consider Seabank easy easy to learn understandable and easy used, perception the Not yet Of course make student decide For use Seabank as method payments on Shopee.

In research this, perception convenience refers to the concept *Perceived Ease of Use* from Davis (Simran & Adam, 2023) In *the Technology Acceptance Model* (TAM). Davis explained that perception convenience is level belief somebody that something system can used with easy and not need big business. The more easy something system used, in a way theoretical the more big trend somebody For accept technology the.

Perception convenience in study This measured through three indicators, namely easy easy to learn, clear and easy understood, and easy used. Indicator easy studied related with ability users understand method use Seabank, indicator clear and easy understood related with clarity of menus, features, and information in application, whereas indicator easy used related with experience users when use Seabank For do transactions.

In a way theoretical, results study This seen different with TAM concept because Davis (1989) explains that perception convenience is one of the factor important in reception technology. However, the results study This give findings that theory the No always produce significant influence on each context use technology. In the context study this, convenience SeaBank Not yet Enough strong For become reason main student in choose SeaBank as method payments on Shopee (Lonardi & Legowo, 2021).

One of possibilities that can explain results the is characteristics respondents research which is students and have used to use digital technology. When users Already used to use various digital applications, capabilities use application with easy can become something that is considered usual. As a result, the ease No Again become factor the main thing that differentiates something method payment with method payment others. In the condition said, the user can more consider factor others, such as benefit promotion or sense of trust to provider service.

In addition, the context research is also necessary be noted. This research No measure decision use SeaBank in a way general, but in a way special measure SeaBank as method Shopee payments. This means that the decision student No only related with whether application SeaBank easy used, but also related with another reason that makes they choose SeaBank compared to method Other payments available on Shopee (Sunaedi et al., 2019). Difference results the precisely be one of findings important in study this. Difference the can show that influence perception convenience can different depends on the object research, characteristics respondents, type digital services, as well as context use services. Previous research Lots discussing e-wallets or digital wallets in detail general, whereas study This focused on use SeaBank as method payments on Shopee.

With Thus, the results study This No means that SeaBank difficult used. No effect significant No means the application No easy used. The results only show that based on data from 70 respondents

research, perception about convenience use SeaBank Not yet proven become factors that are statistics determine decision use SeaBank as method Shopee payments. Based on the description said, can concluded that Perception Convenience No influential significant on the Decision to Use SeaBank as method Shopee payments. Findings This become difference from part study previous and can be one of contribution study Because show that in context students of the Management Study Program, FEB UNIMED, decision use SeaBank more influenced by other factors compared to perception convenience in a way partial (Rafferty & Fajar, 2022).

Influence Trust Regarding the Decision to Use

Based on the results research, variables Trust (X3) is proven influential positive and significant to decision use (Y) Seabank as method Shopee payments to Management Study Program Students, FEB, State University of Medan. The test results show t - value amounting to 2,392 with mark significance of 0.023. Because the value significance $0.023 < 0.05$, then H_0 is rejected and H_a is accepted. With Thus, the hypothesis the third one stated that trust influential to decision use can accepted. The results show that the more tall level trust student to Seabank, increasingly there is also a big tendency student For use Seabank as method payment on Shopee. Trust become important Because transactions made through service digital banking related direct with funds and information users. Therefore that, user need belief that provider service capable give safe service, can reliable, and appropriate with hope user.

In research this, theory trust referring to Mayer, Davis, and Schoorman (1995). According to theory said, trust built through three dimensions main, namely *Ability*, *Benevolence*, and *Integrity*. Ability related with ability provider service in operate service, benevolence related with kindness or attention to interest users, while Integrity is related with honesty and consistency provider service. Third dimensions it is very relevant with use Seabank as method Shopee payments. Users need believe that Seabank capable processing transaction with good (ability), giving attentive service comfort users (benevolence), as well as give information and running service in a way honest and consistent (integrity) when third aspect the formed in perception users, then a sense of security in use Seabank can increase.

This is also reflected in instrument research used. Statement about ability measure belief respondents that SeaBank capable processing transaction with good and giving services that can reliable. Statement about kindness heart measure attention SeaBank to interests and comfort users. While that, indicator integrity measure whether SeaBank operate service in accordance with promotion as well as give honest information to user.

Research result This show that trust own important role Because use SeaBank No just activity use A application, but also involves decision For entrust transaction finance to provider services. Students will more willing use SeaBank if they Certain that transactions made can processed with good and possible risks arise can minimized. Research results This in line with research by Lestari et al. (2024) which found that trust and perceived security have an influence to decision e-wallet usage. These results are also in line with with study Maulidiya and Khusnudin (Santosa et al., 2021) showed that trust is one of the influencing factors e-wallet usage.

With Thus, the results study This strengthen study previous one that placed trust as one of the factor important in use service digital payments. However, research This give more context specific Because trust the tested on use SeaBank as method Shopee payments by students. Based on the description said, can concluded that Trust influential positive and significant on the Decision to Use SeaBank as method Shopee payments. This means, the more tall belief student to ability, kindness heart and integrity SeaBank, increasingly high tendency student For select and use SeaBank as method payment when do transactions on Shopee.

Influence Promotion, Perception Convenience and Trust Regarding the Decision to Use

Based on the results of simultaneous testing or F test, obtained calculated F value amounting to 37,476 with mark significance of 0.000. Because the value significance $0.000 < 0.05$ then H_0 is rejected and H_a is accepted. With Thus, promotion (X1), Perception convenience (X2), and Trust (X3) respectively

simultaneous influential significant to decision use (Y) Seabank as method Shopee payments. The results show that decision student in use Seabank No can only explained by one factors. Decision on use is results consideration from various aspects contained in the research model. Promotion give stimulation through offers and benefits provided, perceptions convenience related with How users feel convenience in learn and use system, while trust related with belief users to ability and integrity Seabank.

Interestingly, though perception convenience No influential significant in a way partial, when promotion, perception convenience and trust tested in a way together, the three of them produce significant influence to decision usage. This is need explained with be careful. The results No means perception convenience suddenly become significant, but show that the model consists of from third variables the in a way overall capable explain variation decision use. In other words, the results study show that decision use Seabank is something multidimensional decisions. Students can consider profit promotion, experience use system, and sense of trust to service in a way simultaneously when determine choice method payment. Therefore that, the company No can only focus on one aspect just in increase use Seabank.

Research result previously used in study this also supports importance a number of factor in use service digital payments. Candy et al. (Hamzah Muchtar et al., 2024) found the influence of perceived usefulness and perceived ease of use on e-wallet usage, Lestari et al. (2024) found the influence of trust and perceived security, Maulidiya and Khusnudin (Liana et al., 2024) found influence convenience and trust, while Widodo and Amelia (2024) found influence promotions and convenience to use of digital wallets.

Difference results on each variable show that decision use digital services can influenced by conditions and characteristics object research. In the research this, SeaBank own specific context Because used as method payments on Shopee. Therefore that, the result study This give addition proof empirical that promotion and trust own more influence real in a way partial, whereas perception convenience No show influence significant in a way partial to decision use. Next, the results coefficient determination show The R Square value is 0.630 or 63%. This means that variables Promotion, Perception Convenience and Trust in a way together capable explain by 63% of the variation in the Decision to Use SeaBank as method Shopee payments. Meanwhile Of that, 37 % is explained by other factors that are not entered in study This.

The R Square value of 63% indicates that the research model own ability sufficient explanation big to decision usage. With thus, thirdly variables used in study This own relevance in explain behavior use SeaBank to respondents research. Although however, still there are 37% other potential factors outside the model influence decision usage, so that decision use SeaBank No can it is said only determined by promotion, perception convenience, and trust.

Based on the whole results said, can concluded that Promotion, Perception Convenience and Trust in a way simultaneous influential significant on the Decision to Use SeaBank as method Shopee payments. Findings This show that improvement use SeaBank need consider various aspect in a way simultaneously, especially maintain attractive and constructive promotions trust users, while aspect convenience still need maintained as part from quality service although in research This No proven influential in a way partial

4. CONCLUSION

Based on the results of research on the Influence of Promotion, Perceived Ease and Trust on the Decision to Use Seabank as a Shopee Payment Method for Students of the Management Study Program, FEB, State University of Medan, which was conducted by distributing questionnaires to 70 respondents and analyzed using SPSS 23, the following conclusions can be drawn. Promotion had a positive and significant impact on the decision to use Seabank as a Shopee payment method among students in the Management program of the Faculty of Economics and Business, State University of Medan, graduating class of 2022. This indicates that the better the promotion provided and perceived by students, the greater their tendency to use Seabank as a payment method. Perceived ease of use did not significantly influence the decision to use Seabank as a Shopee payment method among students in the Management program of the Faculty of Economics and Business, State University of Medan, graduating class of 2022. This means that ease of learning, understanding, and using Seabank was not a significant factor in students' decision to use Seabank as a payment method on Shopee. Trust has a positive and significant influence on the decision to use Seabank as a payment method on Shopee among students from the 2022 intake of the Management study

program at the Faculty of Economics and Business, State University of Medan. This indicates that the higher the students' trust in Seabank's capabilities, kindness, and integrity, the higher their tendency to use Seabank as a payment method on Shopee. Promotion, perceived ease of use, and trust simultaneously significantly influence the decision to use Seabank as a payment method for Shopee students enrolled in the Management study program of the Faculty of Economics and Business, State University of Medan, from the 2022 intake. Thus, these three variables collectively play a role in explaining students' decision to use Seabank as a payment method on Shopee.

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